

COMMISSIONER FOR PATENTS
ALEXANDRIA, VIRGINIA 22313

RE: Application Serial No.: 10/697,410

Applicants: G. Michael HIGGINS

Filing Date: October 30, 2003

For: AUTOMATED SYSTEM AND METHOD FOR EVALUATING
INSURABLE RISKS AT POINT OF SALE

Group Art Unit: 3626

Examiner: RAPILLO, KRISTINE

SIR:

Attached hereto for filing are the following papers:

**GENERAL POWER OF ATTORNEY
STATEMENT UNDER 37 CFR 3.73(b)**

ASSIGNMENT

CONFIRMATION OF ATTORNEY AND CORRESPONDENCE ADDRESS

Credit card payment is being made online (if electronically filed), or is attached hereto (if paper filed), in the amount of \$0.00 to cover any required fees. In the event any variance exists between the amount enclosed and the Patent Office charges for filing the above-noted documents, including any fees required under 37 C.F.R. 1.136 for any necessary Extension of Time to make the filing of the attached documents timely, please charge or credit the difference to our Deposit Account No. 15-0030. Further, if these papers are not considered timely filed, then a petition is hereby made under 37 C.F.R. 1.136 for the necessary extension of time.

Respectfully submitted,

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